What is claimed is:

1.   A method of transferring a sum of money from a
customer to a beneficiary via a money-transfer service
and an electronic communications network, said method
comprising:
       said customer accessing said money-transfer service
via said electronic communications network;
       transmitting a data-input document from said
money-transfer service to said customer via said
electronic communications network;
       said customer entering transaction data into said
data-input document to record the amount of said sum of
money to be transferred, an identification of said
customer, an identification of said beneficiary, and
basic payment data for said money-transfer service to use
in collecting said sum of money;
       transmitting said transaction data from said
customer to said money-transfer service via said
electronic communications network;
       said money-transfer service collecting said sum of
money in accordance with said basic payment data;
       providing said customer with a unique fund-pick-up
code; and
       informing said beneficiary of said unique
fund-pick-up code.

1 2.   The method of claim 1 wherein said electronic
2 communications network includes the Internet, and the
3 step of accessing said money-transfer service includes
4 transmitting an access request from said customer to said
5 money-transfer service via said Internet.

1 3.   The method of claim 2 wherein the steps of
2 transmitting said access request and transmitting said
3 data-input document comprise said customer opening a web
4 page provided by said money-transfer service.

1 4.   The method of claim 3 further including said
2 customer having an IP (Internet Protocol) address and
3 said money-transfer service recording said IP address in
4 response to said customer accessing said money-transfer
5 service.

1 5.   The method of claim 4 further including said
2 money-transfer service creating a transaction record
3 including said IP address, said transaction data and said
4 unique fund-pick-up code.

1 6.   The method of claim 5 further including said
2 money-transfer service transmitting a transaction
3 confirmation request to said customer via said Internet.

1 7.   The method of claim 6 wherein said electronic
2 communications network includes the PSTN (Public Switched

3 Telephone Network), and further including said customer
4 contacting said money-transfer service via said PSTN to
5 obtain said unique fund-pick-up code.

1 8.   The method of claim 7 further including said
2 customer informing said beneficiary of said unique
3 fund-pick-up code.

1 9.   The method of claim 8 wherein the step of said
2 customer contacting said money-transfer service via said
3 PSTN includes said customer informing said money-transfer
4 service of additional payment data.

1 10.   The method of claim 9 wherein said basic payment
2 data includes an identification of a customer account at
3 a payment institution, and the step of informing said
4 money-transfer service of additional payment data
5 includes revealing a unique payment code associated with
6 said customer account.

1 11.   The method of claim 10 wherein the step of
2 contacting said money-transfer service includes said
3 customer communicating with an operator via said PSTN.

1 12.   The method of claim 8 wherein the step of said
2 customer entering data includes entering additional
3 payment data.

1 13. The method of claim 12 wherein said basic payment
2 data includes an identification of a customer account at
3 a payment institution, and the step of entering
4 additional payment data includes entering a unique
5 payment code associated with said customer.

1 14. A method of transferring a sum of money from a
2 customer to a beneficiary via the Internet and an online
3 money-transfer service, said method comprising:
4   said customer accessing said money-transfer service
5 via said Internet and an Internet-access device;
6   transmitting a data-input document from said online
7 money-transfer service to said customer via said
8 Internet;
9   opening said data-input document on said
10 Internet-access device;
11   said customer entering transaction data into said
12 data input document to record the amount of said sum of
13 money to be transferred, an identification of said
14 customer, an identification of said beneficiary, and
15 basic payment data for said online money-transfer service
16 to use in collecting said sum of money;
17   transmitting said transaction data from said
18 Internet-access device to said online money-transfer
19 service via said Internet;
20   providing said customer with a unique fund-pick-up
21 code; and

22   informing said beneficiary of said unique
23   fund-pick-up code.

1   15.   The method of claim 14 further including said
2   Internet-access device having an IP (Internet Protocol)
3   address and said online money-transfer service recording
4   said IP address.

1   16.   The method of claim 15 further including said online
2   money-transfer service creating a transaction record
3   including said IP address, said transaction data and said
4   unique fund-pick-up code.

1   17.   The method of claim 16 further including said online
2   money-transfer service transmitting a transaction
3   confirmation request to said Internet-access device via
4   said Internet.

1   18.   The method of claim 17 further including said online
2   money-transfer service and said customer connected to the
3   PSTN (Public Switched Telephone Network) having an ANI
4   (automatic number identification) service for
5   transmitting an ANI signal to a called party, and further
6   including said customer placing a telephone call to said
7   online money-transfer service via said PSTN to obtain
8   said unique fund-pick-up code.

1   19.   The method of claim 18 wherein said transaction data

2   includes the customer's telephone number, and the step of

3   said customer placing a telephone call to said online

4   money-transfer service includes said online

5   money-transfer service looking for a match between said

6   ANI signal and said customer's telephone number, and said

7   online money-transfer service informing said customer of

8   said unique fund-pick-up code.

1   20.   The method of claim 19 further including said

2   customer informing said beneficiary of said unique

3   fund-pick-up code.

1   21.   The method of claim 20 wherein the step of said

2   customer placing a telephone call to said online

3   money-transfer service includes said customer informing

4   said online money-transfer service of additional payment

5   data for use with said basic payment data in the step of

6   collecting said sum of money.

1   22.   The method of claim 21 wherein said basic payment

2   data includes an identification of a customer account at

3   a payment institution, and the step of informing said

4   online money-transfer service of additional payment data

5   includes revealing a unique payment code associated with

6   said customer account.

1   23.   The method of claim 22 wherein the step of placing a

2   telephone call to said online money-transfer service

3   includes said customer verbally communicating with an

4   operator via said PSTN.

1   24.   The method of claim 20 wherein the step of said

2   customer entering transaction data includes entering

3   additional payment data for use with said basic payment

4   data in the step of collecting said sum of money, and

5   wherein said basic payment data includes an

6   identification of a customer account at a payment

7   institution and said additional payment data includes a

8   unique payment code associated with said customer

9   account.

1   25.   A money-transfer system, for transferring a sum of

2   money from a customer to a beneficiary, comprising:

3   an electronic communications network;

4   a money-transfer service connected to said

5   electronic communications network, said money-transfer

6   service including document means, for transmitting

7   transaction documents to said customers via said

8   electronic communications network, and database means,

9   for storing transaction data received via said electronic

10   communications network, and wherein said transaction data

11   includes the amount of said sum of money to be

12   transferred, an identification of said customer, an

13   identification of said beneficiary, basic payment data

14   for said money-transfer service to use in collecting said

15   sum of money, and a fund-pick-up code; and

16   a plurality of customer communication systems

17   connected to said electronic communications network, each

18   of said customer communication systems comprising an

19   access means, for receiving said transaction documents

20   and said fund-pick-up code from said money-transfer

21   service, a data-input means, for inputting transaction

22   data into said transaction documents, a transmission

23   means, for transmitting transaction data to said

24   money-transfer service via said electronic communications

25   network, a fund-pick-up means, for receiving said

26   fund-pick-up code, and a beneficiary means, for informing

27   said beneficiary of said fund-pick-up code.

1   26. The system of claim 25 wherein said electronic

2   communications network includes the Internet and each of

3   said customer communication systems includes an

4   Internet-access apparatus.

1   27. The system of claim 26 wherein said Internet-access
2   apparatus includes a web browser and a display, said
3   money-transfer service includes a web-based server, and
4   said document means includes means for transmitting said
5   transaction documents as HTML (Hypertext Markup Language)
6   documents capable of being rendered on said display via
7   said web browser.

1   28. The system of claim 27 wherein said electronic
2   communications network includes the PSTN (Public Switched
3   Telephone Network) and each of said customer
4   communication systems includes a DTMF (Dual-Tone,
5   Multiple Frequency) access device connected to said PSTN.

1   29. The system of claim 28 wherein said server includes
2   means for communicating with said customer via said PSTN
3   and said DTMF access device to receive additional payment
4   data via DTMF signals, and to provide said customer with
5   said fund-pick-up number via an audio transmission to
6   said DTMF access device.

1   30. The system of claim 29 wherein said PSTN includes an
2   ANI (automatic number identification) signal generator,
3   said identification of said customer includes a
4   customer's telephone number and IP (Internet protocol)
5   address, and said server includes means for matching said
6   ANI signal with said customer's telephone number.